GOVERNMENT OF INDIA
WOMEN AND CHILD DEVELOPMENT
LOK SABHA

UNSTARRED QUESTION NO:991
ANSWERED ON:22.07.2016
Loan to Women Drivers through Rashtriya Mahila Kosh
Sampath Shri Anirudhan

Will the Minister of WOMEN AND CHILD DEVELOPMENT be pleased to state:

a) whether the Government has any proposal to give loan through Rashtriya Mahila Kosh to women drivers to run e-rickshaws to ensure safety in the public transport facility; and
b) if so, the details thereof and the progress made in this direction so far?

Answer

MINISTER OF WOMEN AND CHILD DEVELOPMENT
(SHRIMATI MANEKA SANJAY GANDHI)

(a) & (b): Rashtriya Mahila Kosh (RMK) provides micro finance to women beneficiaries mainly for income generating activities in the informal sector through Intermediary Organisations (IMO), which includes Section 8 Companies, Women Development Organisations (WDO), Non-Governmental Organisations (NGO) etc. An individual beneficiary, who is a member of any one of the group viz. Self Help Groups (SHG), Joint Liability Groups (JLG), Grameen Model-JLG, Mahila Mandals and other types of group promoted by Central / State Government or any National / State Missions & Schemes, can also avail loan directly from RMK.
Since e-rickshaw would fall in the category of income generating activities, the applicant shall be eligible for loan from RMK as per scheme guidelines {i.e subject to maximum ceiling per NGO (i.e Rs 2 cr for 1 state or Rs 6 cr for 3 states) and Rs 35,000/- & Rs 50,000/- per beneficiary for new & repeat borrower, respectively)}.
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